

House Bill 330

By: Representatives Gardner of the 57th, Harbin of the 118th, Morgan of the 39th, Drenner of the 86th, Hugley of the 133rd, and others

A BILL TO BE ENTITLED
AN ACT

To amend Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance generally, so as to provide for definitions; to provide for the establishment of a task force to study the consumer protection provisions in the Georgia Insurance Code; to provide for the study of the impact of health insurance mandates; to provide for the membership and appointment of members of such task force; to provide for reports and recommendations from such task force; to provide for the dissolution of the task force; to require that any new mandated health care benefits be studied by the task force prior to being acted upon by the General Assembly; to provide for applicability; to provide for related matters; to provide an effective date; to repeal conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance generally, is amended by adding a new Article 5 to read as follows:

"ARTICLE 5

33-24-110.

(a) As used in this Code section, the term:

(1) 'Health insurance issuer' means any entity that provides health insurance coverage in this state.

(2) 'Mandated health benefit' means a benefit or coverage that is required by law to be offered or provided by a health insurance issuer and includes coverage for specific health care services, treatments, or practices; the offering of specific health care services, treatments, or practices; or the process by which a benefit for coverage must be offered or provided.

(b) There is established the Task Force to Study Consumer Protection Provisions in the Georgia Insurance Code. The task force shall consist of 17 members as follows:

(1) The Commissioner of Insurance or his or her designee, who shall act as the chairperson of the task force;

(2) The chairperson of the Senate Insurance and Labor Committee or his or her designee from such committee;

(3) The chairperson of the House Committee on Insurance or his or her designee from such committee;

(4) The chairperson of the Senate Health and Human Services Committee or his or her designee from such committee;

(5) The chairperson of the House Committee on Health and Human Services or his or her designee from such committee;

(6) The commissioner of community health or his or her designee;

(7) Two members to be appointed by the Governor, one of whom must be a representative of a company that employs ten or fewer employees and one of whom must be a member of the general public who is not associated with health care providers;

(8) Four members who shall be consumer advocate members, two of whom shall be appointed by the Speaker of the House of Representatives and two of whom shall be appointed by the Senate Committee on Assignments; and

(9) Five members appointed as follows:

(A) One member shall be a representative of the Georgia Association of Health Plans;

(B) One member shall be a representative of the National Federation of Independent Business;

(C) One member shall be a representative of the Georgia Hospital Association;

(D) One member shall be a representative of the Medical Association of Georgia; and

(E) One member shall be an appointee of the Georgia State University Center on Health Policy.

(c) Vacancies in the task force shall be filled by appointment in the manner of the original appointment.

(d) No business other than that necessary to establish the task force may be conducted until all 17 members have been appointed. The chairperson shall convene the first meeting of the task force within 30 days after the effective date of this Code section.

(e) The task force may hold public hearings, conduct research, receive the testimony of experts, review for purposes of comparison the mandated health benefits upon health insurance issuers in other states and jurisdictions and the effects of such mandates, and take such other actions the task force determines appropriate for the completion of its assigned

1 task. At a minimum, the task force shall inquire into and make recommendations with
2 respect to:

3 (1) Each and every state mandated health benefit placed upon health insurance issuers in
4 Georgia since 1990; and

5 (2) The impact of each such mandated health benefit on the premiums for health
6 insurance coverage in Georgia and the ability of all Georgians to continue to afford health
7 care coverage.

8 (f) The task force shall make a final report with recommendations to the General Assembly
9 no later than January 1, 2007. Upon submission of such final report and recommendations,
10 the task force shall be dissolved by operation of law. Until such time as the task force
11 makes its final report, mandated health benefits beyond those required as of January 1,
12 2005, may be imposed on a health insurance issuer doing business in this state only after
13 at least a six-month review by the task force, submission of a written report to the members
14 of the General Assembly, and subsequent passage by the General Assembly and enactment
15 into law. Nothing in this Code section shall be construed to prohibit any health insurance
16 issuer from voluntarily expanding coverage or to prohibit any individual or employer from
17 electing to expand coverage on any health maintenance organization contract or individual
18 or group health insurance policy or contract covering the individual, the employer, or
19 employees of the employer as applicable."

20 **SECTION 2.**

21 This Act shall become effective upon its approval by the Governor or upon its becoming law
22 without such approval.

23 **SECTION 3.**

24 All laws and parts of laws in conflict with this Act are repealed.